

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 213

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Dec. 3, 1943


Condition of National Banks in the United States on Dec. 31, 1942, June 30, and Oct. 18, 1943

[In thousands of dollars]

	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)
ASSETS			
Loans and discounts, including overdrafts	10,200,798	9,190,143	10,775,316
U. S. Government securities, direct obligations	22,261,410	28,514,634	35,709,814
Obligations guaranteed by U. S. Government	1,563,941	1,675,768	
Obligations of States and political subdivisions	2,022,493	2,026,233	1,984,169
Other bonds, notes, and debentures	1,441,184	1,340,099	1,266,527
Corporate stocks, including stock of Federal Reserve banks	193,760	171,744	145,811
<i>Total loans and investments</i>	<i>37,683,586</i>	<i>42,918,721</i>	<i>49,881,637</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	16,250,270	15,227,391	15,423,238
Bank premises owned, furniture and fixtures	580,476	566,697	564,415
Real estate owned other than bank premises	61,060	47,530	40,748
Investments and other assets indirectly representing bank premises or other real estate	51,340	49,285	47,769
Customers' liability on acceptances outstanding	23,294	30,509	34,411
Interest, commissions, rent, and other income earned or accrued but not collected	74,926	86,079	107,788
Other assets	56,026	46,140	56,978
Total assets ¹	54,780,978	58,972,352	66,156,984
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	26,730,691	30,518,146	30,901,323
Time deposits of individuals, partnerships, and corporations	8,307,519	8,971,178	9,501,379
Deposits of U. S. Government and postal savings	4,842,182	4,589,354	10,853,187
Deposits of States and political subdivisions	2,695,194	2,900,361	2,603,884
Deposits of banks	7,401,534	7,156,360	7,313,763
Other deposits (certified and cashiers' checks, etc.)	671,696	633,962	613,519
<i>Total deposits</i>	<i>49,648,516</i>	<i>54,169,461</i>	<i>62,784,956</i>
<i>Demand deposits</i> ¹	<i>41,970,784</i>	<i>45,229,851</i>	<i>51,918,952</i>
<i>Time deposits</i>	<i>8,678,032</i>	<i>9,339,510</i>	<i>9,868,193</i>
Bills payable, rediscounts, and other liabilities for borrowed money	3,516	4,231	36,718
Mortgages or other liens on bank premises and other real estate	69	67	66
Acceptances executed by or for account of reporting banks and outstanding	26,008	34,390	37,836
Interest, discount, rent, and other income collected but not earned	30,118	25,622	26,442
Interest, taxes, and other expenses accrued and unpaid	75,197	98,816	111,884
Other liabilities	258,899	214,460	238,413
Total liabilities ¹	51,042,623	55,146,947	62,238,414
CAPITAL ACCOUNTS			
Capital stock (see memoranda below)	1,503,682	1,498,008	1,496,455
Surplus	1,438,645	1,474,673	1,510,737
Undivided profits	540,524	584,169	635,839
Reserves and retirement account for preferred stock	255,504	268,555	275,539
Total capital accounts	3,738,355	3,825,405	3,918,570
Total liabilities and capital accounts ¹	54,780,978	58,972,352	66,156,984
MEMORANDA			
Par value of capital stock:			
Class A preferred stock	133,910	126,199	122,287
Class B preferred stock	12,137	10,877	9,839
Common stock	1,358,794	1,361,604	1,364,937
Total	1,504,841	1,498,680	1,497,063
Retirable value of preferred capital stock:			
Class A preferred stock	² 178,014	168,944	164,350
Class B preferred stock	14,085	12,645	11,606
Total	² 192,099	181,589	175,956
Pledged assets and securities loaned:			
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	7,610,039	8,887,463	14,613,515
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	507,682	475,922	449,279
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	92,811	94,353	94,679
Securities loaned	10,477	11,603	20,873
Total	8,221,009	9,469,341	15,178,346
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law	7,260,044	² 7,171,671	13,075,738
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	3,485	4,075	22,543
Other liabilities secured by pledged assets	510	629	293
Total	7,264,039	² 7,176,375	13,098,574
Reciprocal balances with banks in the United States	349,306	327,657	360,484

¹ Excludes reciprocal interbank demand balances with banks in the United States, the amounts of which are shown under the "Memoranda" above.

² Revised.



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Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1942, June 30 and Oct. 18, 1943

[In thousands of dollars]

	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)
Demand deposits:			
Deposits of individuals, partnerships, and corporations.....	26, 730, 691	30, 518, 146	30, 901, 323
Deposits of U. S. Government:			
War loan and series E bond accounts.....	4, 797, 494	4, 288, 862	10, 524, 185
Other accounts.....		241, 994	239, 114
Deposits of States and political subdivisions.....	2, 426, 924	2, 641, 444	2, 374, 437
Deposits of banks in the United States (including private banks and American branches of foreign banks) ¹	6, 945, 106	6, 693, 266	6, 856, 696
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	398, 873	412, 177	409, 678
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	671, 696	633, 962	613, 519
Total demand deposits ¹.....	41, 970, 784	45, 429, 851	51, 918, 952
Time deposits:			
Deposits of individuals, partnerships, and corporations.....	8, 307, 519	8, 971, 178	9, 501, 379
Deposits of U. S. Government.....	35, 615	51, 580	83, 754
Postal savings deposits.....	9, 073	6, 918	6, 134
Deposits of States and political subdivisions.....	268, 270	258, 917	229, 447
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	53, 504	46, 866	43, 336
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	4, 051	4, 051	4, 053
Total time deposits.....	8, 678, 032	9, 339, 510	9, 868, 103
Cash, balances with other banks, including reserve balances, and cash items in process of collection:			
Cash items in process of collection, including exchanges for clearing house.....	2, 559, 837	2, 263, 781	2, 269, 339
Demand balances with banks in the United States (except private banks and American branches of foreign banks) ¹	4, 648, 199	4, 251, 359	4, 413, 281
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	49, 575	38, 797	38, 005
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	9, 647	13, 612	13, 233
Currency and coin.....	733, 499	806, 546	813, 067
Reserve with Federal Reserve banks.....	8, 249, 513	7, 853, 296	7, 876, 313
Total ¹.....	16, 250, 270	15, 227, 391	15, 423, 238
Memorandum:			
Reciprocal balances with banks in the United States.....	349, 306	327, 657	360, 484

¹ Excludes reciprocal bank balances, the amounts of which are shown under the "Memorandum" above.

Condition of National Banks, by Classes, Oct. 18, 1943

[In thousands of dollars]

	Central Reserve city banks (18 banks)	Other Reserve city banks (239 banks)	Country banks (member banks) (4,795 banks)	Nonmember banks (6 banks)	Total (5,058 banks)
ASSETS					
Loans and discounts, including overdrafts.....	2,745,231	4,734,026	3,279,307	16,752	10,775,316
U. S. Government obligations, direct and guaranteed.....	9,677,226	15,175,278	10,752,546	104,764	35,709,814
Obligations of States and political subdivisions.....	324,447	739,612	915,219	4,891	1,984,169
Other bonds, notes, and debentures.....	267,236	395,107	600,460	3,724	1,266,527
Corporate stocks, including stocks of Federal Reserve banks.....	54,884	48,790	42,137	-----	145,811
<i>Total loans and investments.....</i>	<i>13,069,024</i>	<i>21,092,813</i>	<i>15,689,669</i>	<i>130,191</i>	<i>49,881,697</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection ¹	2,812,977	6,704,025	5,852,992	53,244	15,423,238
Bank premises owned, furniture and fixtures.....	93,726	211,365	257,290	2,034	564,415
Real estate owned other than bank premises.....	5,531	12,204	23,010	3	40,748
Investments and other assets indirectly representing bank premises or other real estate.....	346	39,285	8,138	-----	47,769
Customers' liability on acceptances outstanding.....	17,784	14,916	1,700	11	34,411
Interest, commissions, rent, and other income earned or accrued but not collected.....	32,016	56,045	19,167	560	107,788
Other assets.....	12,192	28,178	16,530	78	56,978
Total assets ¹.....	16,043,596	28,158,831	21,768,496	186,061	66,156,984
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	7,478,399	12,901,827	10,452,648	68,449	30,901,323
Time deposits of individuals, partnerships, and corporations.....	655,370	3,737,165	5,044,474	64,370	9,501,379
Deposits of U. S. Government and postal savings.....	3,676,939	4,645,400	2,503,901	26,947	10,853,187
Deposits of States and political subdivisions.....	300,517	1,063,109	1,226,696	13,562	2,603,884
Deposits of banks ¹	2,548,516	3,997,584	766,433	1,230	7,313,763
Other deposits (certified and cashiers' checks, etc.).....	178,736	250,987	182,328	1,468	613,519
Total deposits ¹.....	14,838,477	26,596,072	20,176,480	176,026	61,787,055
<i>Demand deposits ¹.....</i>	<i>14,168,470</i>	<i>22,661,857</i>	<i>14,979,045</i>	<i>109,580</i>	<i>51,918,952</i>
<i>Time deposits.....</i>	<i>670,007</i>	<i>3,934,215</i>	<i>5,197,435</i>	<i>66,446</i>	<i>9,868,103</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	23,100	-----	13,618	-----	36,718
Mortgages or other liens on bank premises and other real estate.....	-----	-----	66	-----	66
Acceptances executed by or for account of reporting banks outstanding.....	19,118	16,998	1,704	16	37,836
Interest, discount, rent, and other income collected but not earned.....	4,133	14,627	7,677	5	26,442
Interest, taxes, and other expenses accrued and unpaid.....	32,716	58,960	20,010	198	111,884
Other liabilities.....	211,925	19,735	6,456	297	238,413
Total liabilities ¹.....	15,129,469	26,706,392	20,226,011	176,542	62,238,414
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	296,884	537,702	658,069	3,800	1,496,455
Surplus.....	438,735	540,802	528,429	2,771	1,510,737
Undivided profits.....	130,637	240,120	264,372	710	635,839
Reserves and retirement account for preferred stock.....	47,871	133,815	91,615	2,238	275,539
Total capital accounts.....	914,127	1,452,439	1,542,485	9,519	3,918,570
Total liabilities and capital accounts ¹.....	16,043,596	28,158,831	21,768,496	186,061	66,156,984
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	818	53,999	67,358	112	122,287
Class B preferred stock.....	-----	456	9,383	-----	9,839
Common stock.....	296,066	483,247	581,936	3,688	1,364,937
Total.....	296,884	537,702	658,677	3,800	1,497,063
Retirable value of preferred capital stock:					
Class A preferred stock.....	818	80,013	83,407	112	164,350
Class B preferred stock.....	-----	456	11,150	-----	11,606
Total.....	818	80,469	94,557	112	175,956
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	4,490,801	6,348,899	3,708,815	65,000	14,613,515
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,241	225,122	217,496	3,420	449,279
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	26,317	29,739	38,623	-----	94,679
Securities loaned.....	20,400	300	173	-----	20,873
Total.....	4,540,759	6,604,060	3,965,107	68,420	15,178,346
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law.....	4,007,402	5,738,669	3,289,513	40,154	13,075,738
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	9,000	-----	13,543	-----	22,543
Other liabilities secured by pledged assets.....	292	-----	1	-----	293
Total.....	4,016,694	5,738,669	3,303,057	40,154	13,098,574
Reciprocal balances with banks in the United States.....	38,968	278,667	42,314	535	360,484

¹Excludes reciprocal bank balances, the amounts of which are shown under the "Memoranda" above

Condition of National Banks, by States, Oct. 18, 1943

5

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stock of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection ¹	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total ¹
Maine.....	35	27,712	114,245	2,344	11,196	512	44,365	1,297	74	392	-----	140	159	202,436
New Hampshire.....	52	27,567	73,802	4,691	6,579	374	38,171	1,874	29	133	-----	14	83	153,317
Vermont.....	39	25,315	37,918	2,812	6,128	288	22,816	1,162	130	-----	-----	124	83	96,776
Massachusetts.....	124	568,381	1,727,501	39,408	49,637	9,253	596,716	32,278	1,724	152	4,725	6,562	4,999	3,041,336
Rhode Island.....	12	37,253	150,183	2,936	5,909	628	51,540	639	72	462	20	467	76	250,185
Connecticut.....	51	78,359	411,558	31,892	12,921	1,287	158,036	9,859	554	13	-----	719	237	705,435
Total New England States.....	313	764,587	2,515,207	84,083	92,370	12,342	911,644	47,109	2,583	1,152	4,745	8,026	5,637	4,449,485
New York.....	411	2,170,484	7,503,531	319,782	254,170	40,823	2,131,920	99,746	7,328	1,691	15,110	22,124	6,160	12,572,869
New Jersey.....	222	230,632	920,484	60,595	58,765	3,102	323,109	22,960	4,943	2,096	28	2,602	1,284	1,630,600
Pennsylvania.....	670	719,995	2,728,366	123,877	264,156	14,804	1,119,001	67,914	10,921	1,028	2,506	7,745	5,402	5,065,715
Delaware.....	13	5,902	14,350	611	2,204	120	6,212	539	73	7	-----	2	22	30,042
Maryland.....	63	85,359	458,518	5,420	12,544	813	149,670	4,839	333	15	92	1,200	510	719,313
District of Columbia.....	9	49,655	279,895	336	7,285	527	121,234	6,897	98	-----	-----	412	525	466,864
Total Eastern States.....	1,388	3,262,027	11,905,144	510,621	599,124	60,189	3,851,146	202,895	23,696	4,837	17,736	34,085	13,903	20,485,403
Virginia.....	130	149,596	422,125	21,372	13,643	1,798	231,708	9,498	723	967	14	943	1,133	853,520
West Virginia.....	77	57,998	152,517	10,020	5,992	766	103,064	4,803	413	34	6	91	529	336,233
North Carolina.....	44	47,238	132,853	14,122	1,029	439	96,637	2,639	149	-----	150	302	224	245,788
South Carolina.....	22	43,060	121,790	9,165	1,708	304	92,402	1,845	25	-----	60	129	687	271,175
Georgia.....	47	196,079	355,740	25,987	12,249	1,097	224,783	8,003	229	-----	85	1,211	658	826,121
Florida.....	55	108,531	428,895	30,409	7,379	1,249	236,933	12,048	485	90	-----	1,477	698	828,154
Alabama.....	66	99,357	280,342	46,490	7,862	1,150	183,763	6,600	1,748	309	842	777	927	630,167
Mississippi.....	23	17,977	64,351	16,124	464	339	54,788	1,581	199	-----	9	177	156	156,009
Louisiana.....	30	117,261	385,190	32,160	4,844	1,429	222,607	9,845	458	22	2,454	1,340	1,204	778,814
Texas.....	438	555,006	1,441,451	95,824	16,420	4,360	1,139,982	35,313	1,566	3,280	368	1,355	1,497	3,296,422
Arkansas.....	51	41,074	123,038	17,697	2,707	462	98,769	1,777	143	58	-----	142	166	286,033
Kentucky.....	94	97,216	274,145	15,724	13,157	1,086	157,424	4,011	165	2	-----	929	200	564,059
Tennessee.....	69	197,595	430,098	61,455	10,698	2,260	285,441	10,733	537	71	115	1,521	802	1,001,326
Total Southern States.....	1,146	1,727,988	4,612,535	396,549	98,152	16,739	3,128,261	108,696	6,840	4,839	4,094	10,226	8,902	10,123,821
Ohio.....	241	452,149	1,216,634	114,996	49,255	4,789	600,958	29,925	391	1,347	255	3,748	1,273	2,475,720
Indiana.....	125	154,545	610,816	53,030	31,632	1,456	328,509	9,850	85	8	15	1,818	740	1,192,904
Illinois.....	343	1,111,550	4,092,919	163,654	116,883	20,537	1,581,551	29,495	412	692	3,218	13,603	8,408	7,142,922
Michigan.....	75	265,550	1,393,039	46,550	66,622	2,383	486,338	10,288	111	169	223	4,756	1,057	2,277,386
Wisconsin.....	98	118,303	677,284	21,542	23,822	1,642	264,329	9,878	9	15	78	2,263	1,566	1,129,731
Minnesota.....	185	248,054	902,547	37,147	25,061	2,201	384,749	7,590	8	4,940	220	3,561	206	1,616,254
Iowa.....	102	82,880	270,439	42,500	9,965	703	152,730	3,846	27	1,332	-----	813	885	566,120
Missouri.....	82	245,293	661,985	30,738	20,208	6,793	382,746	4,137	1,350	335	845	1,791	667	1,356,588
Total Middle Western States.....	1,251	2,678,724	9,825,663	510,157	343,448	40,504	4,181,910	105,009	2,393	8,838	4,854	32,353	14,802	17,748,655
North Dakota.....	42	21,614	67,522	2,406	1,463	165	40,831	1,513	-----	-----	-----	288	137	135,939
South Dakota.....	37	24,396	76,086	5,136	717	184	40,636	1,517	-----	-----	-----	382	104	149,158
Nebraska.....	131	97,142	330,688	27,711	9,431	784	219,868	4,805	23	-----	5	1,103	408	691,968
Kansas.....	178	90,493	283,949	18,276	5,945	756	228,603	4,728	55	144	-----	471	315	633,735
Montana.....	41	19,921	89,332	3,277	2,454	216	58,079	1,902	5	9	-----	350	9	175,554
Wyoming.....	26	14,970	39,436	2,962	920	144	42,564	780	7	-----	-----	48	38	101,869
Colorado.....	78	76,117	303,013	8,692	11,145	731	225,302	2,695	74	-----	-----	631	371	628,771
New Mexico.....	22	18,103	53,213	3,488	1,346	121	44,421	701	68	-----	-----	5	16	121,482
Oklahoma.....	200	146,703	364,547	54,450	4,214	1,303	329,553	7,668	30	1,895	60	824	349	911,596
Total Western States.....	755	509,459	1,607,786	126,398	37,635	4,404	1,229,857	26,309	262	2,048	65	4,102	1,747	3,550,072
Washington.....	41	211,805	764,020	39,956	6,326	1,625	338,815	7,676	50	3	83	2,878	225	1,373,462
Oregon.....	26	106,053	537,593	14,540	4,846	713	208,248	6,608	28	-----	27	1,672	1,027	881,355
California.....	93	1,392,418	3,484,548	283,258	75,614	8,684	1,341,587	53,013	4,739	25,081	2,796	13,148	10,017	6,694,903
Idaho.....	16	29,404	108,233	3,659	509	203	56,368	1,393	1	-----	-----	8	201	199,979
Utah.....	12	28,912	102,563	6,097	1,577	208	53,812	1,557	21	925	-----	3	46	195,721
Nevada.....	6	13,477	51,140	3,204	371	76	23,045	809	5	2	-----	199	257	92,585
Arizona.....	5	33,710	90,618	756	2,831	124	45,301	1,307	127	44	-----	528	136	175,482
Total Pacific States.....	199	1,815,779	5,138,715	351,470	92,074	11,633	2,067,176	72,363	4,971	26,055	2,906	18,436	11,909	9,613,487
Total United States (exclusive of possessions).....	5,052	10,758,564	35,605,050	1,979,278	1,262,803	145,811	15,369,994	562,381	40,745	47,769	34,400	107,228	56,900	65,970,923
Alaska (nonmember banks).....	4	1,691	8,767	138	387	-----	11,769	152	1	-----	-----	-----	5	22,910
The Territory of Hawaii (nonmember bank).....	1	14,534	94,122	4,753	3,212	-----	40,192	1,871	-----	-----	-----	557	68	159,309
Virgin Islands of the United States (nonmember bank).....	1	527	1,875	-----	125	-----	1,283	11	2	-----	11	3	5	3,842
Total possessions (nonmember banks).....	6	16,752	104,764	4,891	3,724	-----	53,244	2,034	3	-----	11	560	78	186,061
Total United States and possessions.....	5,058	10,775,316	35,709,814	1,984,169	1,266,527	145,811	15,423,238	564,415	40,748	47,769	34,411	107,788	56,978	66,156,984
New York City (central Reserve city).....	8	1,880,583	6,542,079	250,345	197,998	36,827	1,795,296	77,334	5,510	196	14,972	20,340	4,841	10,826,321
Chicago (central Reserve city).....	10	864,648	3,135,147	74,102	69,238	18,057	1,017,681	16,392	21	150	2,812	11,676	7,351	5,217,275
Other Reserve cities.....	239	4,734,026	15,175,278	739,612	395,107	48,790	6,704,025	211,365	12,204	39,285	14,916	56,045	28,178	28,158,831
Country banks (member banks).....	4,795	3,279,307	10,752,546	915,219	600,460	42,137	5,852,992	257,290	23,010	8,138	1,700	19,167	16,530	21,768,496
Possessions (nonmember banks).....	6	16,752	104,764	4,891	3,724	-----	53,244	2,034	3	-----	11	560	78	186,061

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	11	18,113	89,446	1,339	1,780	246	30,760	2,445	412	5	-----	205	64	144,815
New Jersey, District No. 2.....	145	178,878	713,721	42,742	31,319	2,103	235,237	14,745	1,054	1,572	18	2,109	610	1,224,108
Kentucky, District No. 4.....	51	28,772	72,408	6,396	2,521	534	47,596	2,160	122	2	-----	44	79	160,634
Pennsylvania, District No. 4.....	193	203,199	968,286	30,331	84,023	5,837	418,664	25,064	1,073	355	48	2,918	950	1,740,748
West Virginia, District No. 4.....	8	7,749	13,104	1,273	1,365	105	9,203	492	19	-----	-----	3	25	33,338
Louisiana, District No. 6.....	21	97,633	319,708	25,144	4,453	744	172,740	7,909	447	-----	2,454	1,110	495	632,837
Mississippi, District No. 6.....	14	14,588	54,944	13,329	392	297	44,631	1,339	165	-----	-----	8	152	129,845
Tennessee, District No. 6.....	58	91,638	275,031	37,297	7,242	1,697	168,163	6,583	465	11	115	1,091	556	589,889
Indiana, District No. 7.....	87	129,768	525,722	47,631	26,679	1,162	278,872	7,538	8	-----	7	1,741	558	1,019,686
Illinois, District No. 7.....	229	1,049,272	3,909,424	142,521	104,042	19,963	1,466,445	26,075	149	677	3,049	13,213	8,254	6,743,084
Michigan, District No. 7.....	49	256,515	1,352,858	42,623	61,803	2,244	468,000	9,323	87	169	223	4,726	1,014	2,199,675
Wisconsin, District No. 7.....	70	104,053	627,950	19,006	21,369	1,488	237,767	8,802	7	15	78	2,078	1,528	1,024,141
Missouri, District No. 10.....	30	92,316	286,847	12,319	8,168	2,830	201,978	1,227	-----	329	-----	437	200	606,651
New Mexico, District No. 10.....	6	10,471	39,018	2,820	1,097	72	21,756	478	63	-----	-----	4	1	75,780
Oklahoma, District No. 10.....	192	144,445	361,851	53,020	4,203	1,280	324,334	7,505	24	1,895	60	824	341	899,782
Arizona, District No. 12.....	4	32,429	88,800	732	2,831	118	43,429	1,272	127	44	-----	528	107	170,417

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks ¹	Other deposits (certified and cashiers' checks, etc.)	Total deposits ¹
Maine.....	84,099	64,776	17,871	9,261	6,151	1,380	183,538
New Hampshire.....	74,224	26,143	18,969	9,233	5,971	2,934	137,474
Vermont.....	37,934	38,130	3,854	3,876	977	1,190	85,961
Massachusetts.....	1,443,644	279,883	665,281	116,126	280,985	21,287	2,897,206
Rhode Island.....	141,706	17,667	57,390	6,592	6,878	1,246	231,479
Connecticut.....	360,279	114,721	125,986	25,824	17,488	13,474	657,772
Total New England States.....	2,141,886	541,320	889,351	170,912	318,450	41,511	4,103,450
New York.....	5,774,272	863,029	2,852,312	247,005	1,587,111	169,816	11,498,545
New Jersey.....	644,170	521,957	217,494	96,067	16,456	12,738	1,608,882
Pennsylvania.....	2,225,044	1,019,288	644,109	148,977	522,969	29,387	4,589,774
Delaware.....	14,310	8,467	1,969	147	476	154	25,523
Maryland.....	301,791	104,271	167,101	27,389	79,680	1,710	631,942
District of Columbia.....	268,417	60,203	64,502	74	43,853	6,148	443,197
Total Eastern States.....	9,228,004	2,582,215	3,947,487	519,659	2,250,545	219,953	18,747,863
Virginia.....	367,844	169,347	128,641	25,780	91,081	10,250	792,943
West Virginia.....	164,367	69,090	36,141	17,296	19,643	2,829	309,366
North Carolina.....	165,359	37,936	33,396	16,746	20,044	5,155	278,636
South Carolina.....	154,513	25,206	30,000	26,403	17,348	4,091	257,561
Georgia.....	380,383	80,979	152,763	31,231	138,364	1,567	785,287
Florida.....	405,444	75,759	124,725	50,085	112,422	5,564	773,999
Alabama.....	297,695	94,085	96,453	45,286	52,775	3,125	589,419
Mississippi.....	69,781	24,393	21,610	17,670	12,690	647	146,791
Louisiana.....	343,535	81,883	102,680	41,821	163,214	4,036	737,169
Texas.....	1,848,961	189,371	446,560	108,950	494,027	25,934	3,113,803
Arkansas.....	143,840	30,175	31,283	23,044	39,698	1,172	269,212
Kentucky.....	279,922	65,447	79,161	15,653	80,278	7,871	583,332
Tennessee.....	372,779	131,766	150,452	53,504	229,863	8,072	946,436
Total Southern States.....	4,994,423	1,075,437	1,433,865	473,469	1,471,447	80,313	9,528,954
Ohio.....	1,178,909	454,440	344,550	132,853	179,764	22,696	2,313,212
Indiana.....	562,178	189,263	187,086	77,386	96,059	15,000	1,126,972
Illinois.....	3,324,329	790,850	1,232,026	269,724	1,095,249	36,896	6,749,071
Michigan.....	1,148,694	407,478	384,314	91,455	137,196	11,279	2,180,416
Wisconsin.....	467,370	250,389	193,598	40,804	95,063	7,572	1,054,796
Minnesota.....	623,148	239,136	278,135	81,380	287,318	11,159	1,580,276
Iowa.....	227,532	75,582	71,594	49,525	108,684	2,317	535,234
Missouri.....	586,063	119,458	176,123	33,855	367,289	5,021	1,287,809
Total Middle Western States.....	8,118,223	2,526,596	2,867,426	776,982	2,366,622	111,940	16,767,789
North Dakota.....	77,713	23,685	12,439	3,986	9,549	1,122	128,494
South Dakota.....	77,341	19,908	20,151	14,047	8,666	711	140,824
Nebraska.....	326,610	52,957	84,848	27,194	161,855	3,638	657,102
Kansas.....	341,152	40,706	83,512	53,212	76,704	3,911	593,197
Montana.....	98,557	24,092	17,325	11,617	12,478	1,601	165,670
Wyoming.....	54,413	15,406	7,564	8,113	8,636	840	94,977
Colorado.....	332,711	88,453	60,450	20,992	89,014	3,724	595,349
New Mexico.....	68,101	14,821	11,846	13,078	7,238	1,193	116,277
Oklahoma.....	481,279	53,170	117,911	67,701	122,921	7,564	850,546
Total Western States.....	1,857,877	333,203	416,046	219,945	497,061	24,304	3,348,436
Washington.....	703,241	234,030	217,167	64,330	84,521	13,215	1,316,501
Oregon.....	429,644	171,782	147,755	45,634	40,436	12,286	847,537
California.....	2,991,659	1,858,040	836,675	279,650	247,880	103,021	6,316,625
Idaho.....	120,792	35,582	16,438	11,001	5,693	1,275	190,781
Utah.....	98,251	32,819	18,802	9,556	25,788	1,157	186,373
Nevada.....	46,179	21,882	10,088	6,744	1,316	870	87,079
Arizona.....	102,695	24,103	25,140	12,440	3,074	2,206	169,658
Total Pacific States.....	4,492,461	2,378,238	1,272,065	429,355	408,408	134,030	9,114,557
Total United States (exclusive of possessions).....	30,832,874	9,437,009	10,826,240	2,590,322	7,312,533	612,051	61,611,029
Alaska (nonmember banks).....	13,563	4,728	2,470	611	43	387	21,802
The Territory of Hawaii (nonmember bank).....	53,675	58,227	24,361	12,178	1,148	1,062	150,651
Virgin Islands of the United States (nonmember bank).....	1,211	1,415	116	773	39	19	3,573
Total possessions (nonmember banks).....	68,449	64,370	26,947	13,562	1,230	1,468	176,086
Total United States and possessions.....	30,901,323	9,501,379	10,853,187	2,603,884	7,313,763	613,519	61,787,055
New York City (central Reserve city).....	5,150,795	275,998	2,630,174	120,762	1,572,398	156,773	9,906,900
Chicago (central Reserve city).....	2,327,604	379,372	1,046,765	179,755	976,118	21,963	4,931,577
Other Reserve cities.....	12,901,827	3,737,165	4,645,400	1,063,109	3,997,584	250,987	26,596,072
Country banks (member banks).....	10,452,648	5,014,474	2,503,901	1,226,696	766,433	182,328	20,176,480
Possessions (nonmember banks).....	68,449	64,370	26,947	13,562	1,230	1,468	176,086

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	68,978	31,053	25,588	5,008	3,242	2,162	136,051
New Jersey, District No. 2.....	471,042	412,667	169,359	57,994	14,786	10,375	1,136,223
Kentucky, District No. 4.....	86,567	32,128	18,286	6,779	2,281	485	146,526
Pennsylvania, District No. 4.....	816,899	303,646	201,094	45,832	195,833	9,434	1,572,758
West Virginia, District No. 4.....	13,060	7,747	5,395	1,648	1,648	197	29,192
Louisiana, District No. 6.....	267,957	67,177	84,945	37,210	139,258	2,160	598,707
Mississippi, District No. 6.....	54,071	21,680	18,094	15,436	12,325	600	122,206
Tennessee, District No. 6.....	218,315	85,631	97,034	31,819	120,340	4,349	567,488
Indiana, District No. 7.....	477,603	154,972	169,096	67,712	81,782	13,254	964,419
Illinois, District No. 7.....	3,172,054	719,847	1,190,735	243,978	1,012,701	34,580	6,373,895
Michigan, District No. 7.....	1,123,013	374,501	377,175	86,744	136,764	10,957	2,109,159
Wisconsin, District No. 7.....	428,195	217,920	182,574	37,306	91,963	7,083	965,041
Missouri, District No. 10.....	238,677	38,277	58,703	11,630	230,282	2,918	580,487
New Mexico, District No. 10.....	33,558	11,654	10,126	10,097	6,405	855	72,695
Oklahoma, District No. 10.....	473,647	52,394	117,214	66,425	122,598	7,375	835,653
Arizona, District No. 12.....	99,747	23,386	25,113	11,912	2,613	2,090	164,861

¹ Excludes reciprocal bank balances, the amounts of which are reported by States on p. 11.

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts ¹	Location
			39	123	7	183,707	Maine.
120			12	94	4	137,704	New Hampshire.
80			128	30	59	86,258	Vermont.
500		5,455	1,341	5,660	5,631	2,825,793	Massachusetts.
		20	118	447	80	232,144	Rhode Island.
500			376	1,205	99	659,952	Connecticut.
1,200		5,475	2,014	7,559	5,880	4,125,558	Total New England States.
25,225	10	16,292	3,632	20,462	210,563	11,774,729	New York.
		28	944	1,499	234	1,511,587	New Jersey.
242	14	2,753	1,446	9,316	1,043	4,604,588	Pennsylvania.
30			1	2	17	25,573	Delaware.
300		92	97	1,618	54	684,103	Maryland.
			42	357	231	443,827	District of Columbia.
25,797	24	19,165	6,162	33,254	212,142	19,044,407	Total Eastern States.
25		14	438	1,092	133	794,645	Virginia.
		6	96	232	22	309,722	West Virginia.
		150	294	215	15	279,310	North Carolina.
		60	95	367	624	258,707	South Carolina.
9,019	5	85	861	1,096	749	788,083	Georgia.
			367	1,017	122	784,524	Florida.
		842	269	611	169	591,310	Alabama.
			4	200	1	146,996	Mississippi.
52		2,904	271	1,270	776	742,390	Louisiana.
		368	418	4,286	694	3,119,621	Texas.
75			146	225	1	269,584	Arkansas.
			209	796	110	529,522	Kentucky.
		115	551	1,786	346	949,234	Tennessee.
9,171	5	4,544	4,019	13,193	3,762	9,563,648	Total Southern States.
		255	606	3,125	976	2,318,174	Ohio.
		15	319	1,184	85	1,128,575	Indiana.
		3,370	2,610	15,955	3,492	6,774,501	Illinois.
		223	1,458	4,242	115	2,186,454	Michigan.
550		78	410	1,939	202	1,057,975	Wisconsin.
		220	1,833	3,340	568	1,526,237	Minnesota.
			186	405	56	535,881	Iowa.
		845	267	1,519	343	1,290,783	Missouri.
550		5,006	7,689	31,709	5,837	16,818,580	Total Middle Western States.
	37		27	226	3	128,750	North Dakota.
		5	32	293	4	141,190	South Dakota.
			102	690	68	657,967	Nebraska.
			157	868	51	600,273	Kansas.
			29	216	9	165,924	Montana.
			48	36	8	95,069	Wyoming.
			71	652	76	596,148	Colorado.
			5		7	116,289	New Mexico.
		60	250	954	173	851,983	Oklahoma.
	37	65	721	3,935	399	3,353,593	Total Western States.
		98	453	2,763	500	1,320,318	Washington.
		27	171	1,853	465	850,053	Oregon.
		3,440	4,846	16,322	7,804	6,349,037	California.
			24	119	23	190,947	Idaho.
			48	305	62	186,788	Utah.
			34	301	1,207	88,621	Nevada.
			256	373	35	170,322	Arizona.
		3,565	5,832	22,036	10,096	9,156,086	Total Pacific States.
36,718	66	37,820	26,437	111,686	238,116	62,061,872	Total United States (exclusive of possessions).
			5	197	1	21,803	Alaska (nonmember banks).
		16		1	21	151,128	The Territory of Hawaii (nonmember bank).
		16	5	198	297	3,611	Virgin Islands of the United States (nonmember bank).
36,718	66	37,836	26,442	111,884	238,413	176,542	Total possessions (nonmember banks).
23,100		16,154	2,326	18,577	209,458	10,176,515	Total United States and possessions.
		2,964	1,807	14,139	2,467	4,952,954	New York City (central Reserve city).
		16,998	14,627	58,960	19,735	26,706,392	Chicago (central Reserve city).
13,618	66	1,704	7,677	20,010	6,456	20,226,011	Other Reserve cities.
		16	5	198	297	176,542	Country banks (member banks).
							Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

100			105	139	32	136,407	Connecticut, District No. 2.
		18	531	1,297	126	1,138,195	New Jersey, District No. 2.
65		48	4	42	21	146,593	Kentucky, District No. 4.
			308	3,801	256	1,577,216	Pennsylvania, District No. 4.
		2,904	2	74	8	29,276	West Virginia, District No. 4.
			230	784	238	602,863	Louisiana, District No. 6.
		115	4	199	1	122,410	Mississippi, District No. 6.
		7	241	1,132	39	965,838	Tennessee, District No. 6.
		3,201	2,550	15,674	3,477	6,398,797	Indiana, District No. 7.
		223	1,445	4,141	109	2,115,077	Illinois, District No. 7.
		78	370	1,785	191	967,465	Michigan, District No. 7.
			112	366	4	580,969	Wisconsin, District No. 7.
			1		6	72,702	Missouri, District No. 10.
		60	250	954	172	841,089	New Mexico, District No. 10.
			256	364	6	165,487	Oklahoma, District No. 10.
							Arizona, District No. 12.

Condition of National Banks, by States, Oct. 18, 1943—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts ¹	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,761	6,786	3,429	753	18,729	202,436	554	285	6,922	7,761
New Hampshire.....	6,052	5,531	3,170	860	15,613	153,317	437	300	5,315	6,052
Vermont.....	4,712	3,000	2,042	764	10,518	96,776	393	100	4,219	4,712
Massachusetts.....	72,962	89,162	37,071	16,348	215,543	3,041,336	3,177	400	69,387	72,964
Rhode Island.....	7,404	7,689	2,704	244	18,041	250,185	201	-----	7,203	7,404
Connecticut.....	20,994	16,353	5,563	2,573	45,483	705,435	2,401	1,097	17,496	20,994
Total New England States.....	119,885	128,521	53,979	21,542	323,927	4,449,485	7,163	2,182	110,542	119,887
New York.....	271,603	375,763	120,904	29,870	798,140	12,572,869	10,475	2,365	259,350	272,190
New Jersey.....	54,524	35,484	17,511	11,494	119,013	1,630,600	13,935	2,370	38,230	54,538
Pennsylvania.....	158,238	199,899	75,240	27,750	461,127	5,065,715	8,862	922	148,454	158,238
Delaware.....	1,478	2,056	707	228	4,469	30,042	34	-----	1,444	1,478
Maryland.....	13,329	12,132	6,743	3,006	35,210	719,313	1,884	50	11,395	13,329
District of Columbia.....	8,300	8,065	6,066	606	23,037	466,864	600	-----	7,700	8,300
Total Eastern States.....	507,472	633,399	227,171	72,954	1,440,996	20,485,403	35,793	5,707	466,573	508,073
Virginia.....	24,438	20,854	10,138	3,445	58,875	853,520	583	-----	23,855	24,438
West Virginia.....	11,291	9,780	4,380	1,060	26,511	336,233	374	60	10,857	11,291
North Carolina.....	6,700	6,377	2,422	979	16,478	295,788	122	10	6,568	6,700
South Carolina.....	5,590	3,951	1,902	1,025	12,465	271,175	854	-----	4,706	5,590
Georgia.....	16,931	12,313	5,621	3,173	38,038	826,121	670	25	16,236	16,931
Florida.....	19,205	16,896	4,776	2,753	43,630	828,154	150	-----	19,055	19,205
Alabama.....	17,906	12,708	5,467	2,776	38,857	630,167	3,104	-----	14,802	17,906
Mississippi.....	4,242	3,379	807	585	9,013	156,009	1,232	75	2,935	4,242
Louisiana.....	14,817	13,560	5,852	2,195	36,424	778,814	2,524	-----	12,293	14,817
Texas.....	73,488	58,776	34,933	9,604	176,801	3,296,422	5,828	6	67,654	73,488
Arkansas.....	6,433	5,748	3,450	818	16,449	286,033	480	155	5,798	6,433
Kentucky.....	12,942	15,247	4,859	1,489	34,537	564,059	1,137	31	11,774	12,942
Tennessee.....	22,721	18,025	8,222	3,124	52,092	1,001,326	4,474	-----	18,247	22,721
Total Southern States.....	236,704	197,614	92,829	33,026	560,173	10,123,821	21,562	362	214,780	236,704
Ohio.....	72,508	50,142	21,781	13,115	157,546	2,475,720	9,986	415	62,107	72,508
Indiana.....	25,236	20,484	14,104	4,505	64,329	1,192,904	3,159	590	21,487	25,236
Illinois.....	133,221	146,228	51,528	37,444	368,421	7,142,922	4,057	123	129,041	133,221
Michigan.....	37,942	27,809	17,180	7,701	90,632	2,277,086	11,830	95	26,017	37,942
Wisconsin.....	26,401	17,889	11,377	7,089	62,756	1,120,731	965	35	25,401	26,401
Minnesota.....	36,446	32,277	14,947	6,377	90,047	1,616,284	1,694	40	34,712	36,446
Iowa.....	12,643	10,303	5,055	2,238	30,239	566,120	553	53	12,037	12,643
Missouri.....	27,719	21,275	14,941	2,170	66,105	1,356,888	1,659	-----	26,065	27,724
Total Middle Western States.....	372,116	326,407	150,913	80,639	930,075	17,748,655	33,903	1,351	336,867	372,121
North Dakota.....	3,204	2,274	1,284	427	7,189	135,939	150	-----	3,054	3,204
South Dakota.....	3,578	2,495	1,321	574	7,968	149,158	293	5	3,280	3,578
Nebraska.....	14,390	10,794	5,277	3,540	34,001	691,968	548	-----	13,842	14,390
Kansas.....	14,730	10,334	7,040	1,358	33,462	633,735	539	110	14,081	14,730
Montana.....	4,465	2,699	2,187	279	9,636	175,554	104	-----	4,361	4,465
Wyoming.....	2,522	2,282	1,694	302	6,800	101,869	136	100	2,286	2,522
Colorado.....	11,392	10,605	7,743	2,883	32,623	628,771	356	-----	11,036	11,392
New Mexico.....	2,125	1,880	470	718	5,193	121,482	236	-----	1,889	2,125
Oklahoma.....	24,016	19,048	13,035	5,514	59,613	911,596	960	-----	23,056	24,016
Total Western States.....	80,422	62,411	40,051	13,595	196,479	3,550,072	3,322	215	76,885	80,422
Washington.....	21,953	13,996	10,516	6,679	53,144	1,373,462	1,205	12	20,736	21,953
Oregon.....	10,455	13,324	4,815	2,708	31,302	881,355	82	10	10,363	10,455
California.....	132,828	123,716	49,771	39,551	345,866	6,694,903	18,144	-----	114,684	132,828
Idaho.....	3,510	2,788	1,474	1,260	9,032	199,979	265	-----	3,245	3,510
Utah.....	3,525	2,912	1,419	1,077	8,933	195,721	36	-----	3,489	3,525
Nevada.....	1,360	1,171	1,381	52	3,964	92,585	-----	-----	1,360	1,360
Arizona.....	2,425	1,707	810	218	5,160	175,482	700	-----	1,725	2,425
Total Pacific States.....	176,056	159,614	70,186	51,545	457,401	9,613,487	20,432	22	155,602	176,056
Total United States (exclusive of possessions).....	1,492,655	1,507,966	635,129	273,301	3,909,051	65,970,923	122,175	9,839	1,361,249	1,493,263
Alaska (nonmember banks).....	300	550	140	117	1,107	22,910	-----	-----	300	300
The Territory of Hawaii (nonmember bank).....	3,350	2,200	551	2,080	8,181	159,309	-----	-----	3,350	3,350
Virgin Islands of the United States (nonmember bank).....	150	21	19	41	231	3,842	112	-----	38	150
Total possessions (nonmember banks).....	3,800	2,771	710	2,238	9,519	186,061	112	-----	3,688	3,800
Total United States and possessions.....	1,496,455	1,510,737	635,839	275,539	3,918,570	66,156,984	122,287	9,839	1,364,937	1,497,063
New York City (central Reserve city).....	205,784	327,745	96,034	20,243	649,806	10,826,321	118	-----	205,666	205,784
Chicago (central Reserve city).....	91,100	110,990	34,603	27,628	264,321	5,217,275	700	-----	90,400	91,100
Other Reserve cities.....	537,702	540,802	240,120	133,815	1,452,439	28,158,831	53,999	456	483,247	537,702
Country banks (member banks).....	658,069	528,429	264,372	91,615	1,542,485	21,768,496	67,358	9,383	581,936	658,677
Possessions (nonmember banks).....	3,800	2,771	710	2,238	9,519	186,061	112	-----	3,688	3,800

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,441	2,331	849	787	8,408	144,815	1,580	-----	2,861	4,441
New Jersey, District No. 2.....	38,865	26,462	13,119	7,467	85,013	1,224,108	8,528	1,336	29,001	38,865
Kentucky, District No. 4.....	5,710	5,328	2,518	485	14,041	160,634	150	25	5,535	5,710
Pennsylvania, District No. 4.....	49,745	76,638	22,687	14,462	163,532	1,740,748	2,523	95	47,127	49,745
West Virginia, District No. 4.....	1,640	1,462	753	207	4,062	33,338	33	-----	1,607	1,640
Louisiana, District No. 6.....	11,907	11,129	4,928	2,010	29,974	632,837	2,514	-----	9,393	11,907
Mississippi, District No. 6.....	3,415	2,805	603	552	7,435	129,845	1,200	75	2,140	3,415
Tennessee, District No. 6.....	15,854	8,757	4,262	2,512	31,385	589,889	4,474	-----	11,380	15,854
Indiana, District No. 7.....	20,308	17,509	12,152	3,879	53,848	1,019,686	2,464	440	17,404	20,308
Illinois, District No. 7.....	123,148	137,744	47,558	35,837	344,287	6,743,084	3,213	75	119,860	123,148
Michigan, District No. 7.....	35,229	25,765	16,062	7,342	84,598	2,199,675	11,630	85	22,743	35,229
Wisconsin, District No. 7.....	23,311	16,236	10,512	6,617	56,676	1,024,141	568	-----	22,743	23,311
Missouri, District No. 10.....	9,305	9,545	5,753	1,079	25,682	606,651	1,053	-----	8,252	9,305
New Mexico, District No. 10.....	1,320	1,065	215	478	3,078	75,780	198	-----	1,122	1,320
Oklahoma, District No. 10.....	23,563	18,746	12,904	3,480	58,693	899,782	938	-----	22,625	23,563
Arizona, District No. 12.....	2,325	1,595	792	218	4,930	170,417	700	-----	1,625	2,325

¹ Excludes reciprocal bank balances, the amounts of which are reported by States on p. 11.

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, October 18, 1943

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[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks) ¹	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total ¹
Maine.....	3,346	16,692	15	56	4,491	19,765	44,365
New Hampshire.....	3,912	13,389	3	3	4,059	16,805	38,171
Vermont.....	2,003	8,900	15	10	1,886	10,002	22,816
Massachusetts.....	98,912	88,142	706	130	50,775	358,051	596,716
Rhode Island.....	4,130	14,275	54	40	5,291	27,750	51,540
Connecticut.....	13,675	64,937	419	127	14,998	63,880	158,036
Total New England States.....	125,978	206,335	1,212	366	81,500	496,253	911,644
New York.....	403,842	120,659	358	7,146	64,966	1,534,949	2,131,920
New Jersey.....	19,434	114,582	616	5	27,901	160,571	323,109
Pennsylvania.....	136,522	302,975	1,361	403	79,800	597,940	1,119,001
Delaware.....	326	2,272			737	2,877	6,212
Maryland.....	19,054	36,826	345	3	10,500	82,942	149,670
District of Columbia.....	13,711	29,863	2	55	9,768	67,835	121,234
Total Eastern States.....	592,889	607,177	2,682	7,612	193,672	2,447,114	3,851,146
Virginia.....	36,074	86,367	493	25	19,059	89,690	231,708
West Virginia.....	8,799	48,251	806		9,200	36,008	103,064
North Carolina.....	9,189	48,827	36		8,252	30,333	96,637
South Carolina.....	7,055	49,127	220		7,631	28,369	92,402
Georgia.....	60,985	63,826	155		9,634	90,183	224,783
Florida.....	23,076	100,890	265	34	16,699	95,929	236,893
Alabama.....	16,337	87,586	585	211	13,838	65,206	183,763
Mississippi.....	1,994	32,883	15		3,629	16,267	54,788
Louisiana.....	36,600	76,091	367	14	10,223	99,312	222,607
Texas.....	113,502	538,818	3,854	484	46,227	437,097	1,139,982
Arkansas.....	5,950	51,884	85		4,974	35,876	98,769
Kentucky.....	24,588	53,297	290		9,747	69,502	157,424
Tennessee.....	35,893	116,240	1,703	2	14,663	116,940	285,441
Total Southern States.....	380,042	1,354,087	8,874	770	173,776	1,210,712	3,128,261
Ohio.....	105,945	170,219	2,096	145	38,222	284,331	600,958
Indiana.....	34,596	135,171	1,586	21	23,539	133,596	328,509
Illinois.....	257,936	386,864	1,748	2,059	65,788	867,156	1,581,551
Michigan.....	76,122	120,836	130	338	29,483	259,429	486,338
Wisconsin.....	31,851	100,486	1,005	10	12,984	117,993	264,329
Minnesota.....	67,553	120,804	1,760	285	13,238	181,109	384,749
Iowa.....	13,530	63,450	5		7,012	68,733	152,730
Missouri.....	62,856	133,359	1,040	7	11,793	173,691	382,746
Total Middle Western States.....	650,389	1,231,189	9,370	2,865	202,059	2,086,038	4,181,910
North Dakota.....	2,507	21,613	31	11	1,741	14,928	40,831
South Dakota.....	2,331	19,085			2,340	16,880	40,636
Nebraska.....	35,273	86,607			6,068	91,920	219,868
Kansas.....	6,535	130,489	353		7,429	83,797	228,603
Montana.....	5,348	25,035	490	64	2,503	24,639	58,079
Wyoming.....	1,841	28,229	153		2,070	10,271	42,564
Colorado.....	24,172	103,667	3,745	11	8,607	85,100	225,302
New Mexico.....	1,035	26,854	150		2,713	13,669	44,421
Oklahoma.....	18,149	180,520	1,657		9,762	119,465	329,553
Total Western States.....	97,191	622,099	6,579	56	43,233	460,669	1,229,857
Washington.....	61,681	88,881	2,730	201	19,558	165,764	338,815
Oregon.....	43,679	39,969	1,120	43	13,393	110,044	208,248
California.....	294,539	194,153	3,989	946	60,415	787,545	1,341,587
Idaho.....	4,388	23,516	1,149		3,620	23,695	56,368
Utah.....	8,885	14,521		1	2,137	28,268	53,812
Nevada.....	2,459	9,143	135		1,899	9,409	23,045
Arizona.....	3,506	19,406	15	291	4,280	17,803	45,301
Total Pacific States.....	419,137	389,589	9,138	1,482	105,302	1,142,528	2,067,176
Total United States (exclusive of possessions).....	2,265,626	4,410,476	37,855	13,181	799,542	7,843,314	15,369,994
Alaska (nonmember banks).....	383	166	113	37	2,327	² 8,743	11,769
The Territory of Hawaii (nonmember bank).....	3,319	2,197	37	15	10,792	² 23,832	40,192
Virgin Islands of the United States (nonmember bank).....	11	442			406	² 424	1,283
Total possessions (nonmember banks).....	3,713	2,805	150	52	13,525	² 32,999	53,244
Total United States and possessions.....	2,269,339	4,413,281	38,005	13,233	813,067	7,876,313	15,423,238
New York City (central Reserve city).....	381,806	18,142	250	7,003	32,299	1,355,796	1,795,296
Chicago (central Reserve city).....	200,608	133,802	1,420	2,056	31,672	648,123	1,017,681
Other Reserve cities.....	1,364,922	1,455,345	15,755	2,545	284,175	3,581,283	6,704,025
Country banks (member banks).....	318,290	2,803,187	20,430	1,577	451,396	2,258,112	5,852,992
Possessions (nonmember banks).....	3,713	2,805	150	52	13,525	² 32,999	53,244

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	3,020	9,877		110	2,936	14,817	30,760
New Jersey, District No. 2.....	14,427	82,299	534	5	19,268	118,704	235,237
Kentucky, District No. 4.....	822	24,962	290		3,587	17,935	47,596
Pennsylvania, District No. 4.....	46,701	120,876	767	19	29,967	220,334	418,664
West Virginia, District No. 4.....	1,064	3,470	181		1,025	3,463	9,203
Louisiana, District No. 6.....	32,310	46,730	367	14	7,426	85,893	172,740
Mississippi, District No. 6.....	1,875	26,156	10		2,845	13,745	44,631
Tennessee, District No. 6.....	12,907	77,138	1,670		10,031	66,417	168,163
Indiana, District No. 7.....	31,632	108,353	1,586	21	18,603	118,677	278,872
Illinois, District No. 7.....	241,620	333,730	1,747	2,059	60,206	827,083	1,466,445
Michigan, District No. 7.....	75,529	112,316	100	338	27,881	251,926	468,090
Wisconsin, District No. 7.....	30,931	84,522	978	10	11,369	109,957	237,767
Missouri, District No. 10.....	30,387	86,733	1,040		5,630	78,188	201,978
New Mexico, District No. 10.....	692	12,298	150		1,492	7,124	21,756
Oklahoma, District No. 10.....	17,848	177,281	1,647		9,480	118,078	324,334
Arizona, District No. 12.....	3,402	18,620	15		4,131	17,261	43,429

¹ Excludes reciprocal balances, the amounts of which are reported by States on p. 11.

² Reserve with approved national banking associations.

[In thousands of dollars]

Location	Demand deposits ¹							
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States ¹	Banks in foreign countries	Certified and cashiers' checks, etc. ²	Total ¹
		War loan and Series E bond accounts	Other accounts					
Maine.....	84,099	16,705	1,091	9,042	6,142	3	1,380	118,462
New Hampshire.....	74,224	17,635	968	9,067	5,608	-----	2,934	110,436
Vermont.....	37,934	3,222	472	3,610	977	-----	1,190	47,405
Massachusetts.....	1,443,644	659,062	4,806	115,839	264,495	16,375	21,287	2,525,508
Rhode Island.....	141,706	55,515	1,694	6,592	6,564	114	1,246	213,431
Connecticut.....	360,279	123,168	1,235	25,471	17,488	-----	13,474	541,115
Total New England States.....	2,141,886	875,307	10,266	169,621	301,274	16,492	41,511	3,556,357
New York.....	5,774,272	2,820,092	28,290	233,755	1,235,181	347,675	169,816	10,609,081
New Jersey.....	644,170	206,069	7,020	91,945	16,359	15	12,738	978,316
Pennsylvania.....	2,225,044	635,988	6,097	112,288	508,698	6,393	29,387	3,523,895
Delaware.....	14,310	1,795	141	141	476	-----	154	17,050
Maryland.....	301,791	163,424	2,370	26,538	75,970	147	1,710	571,950
District of Columbia.....	268,417	60,189	4,288	74	43,397	381	6,148	382,894
Total Eastern States.....	9,228,004	3,887,557	48,239	464,741	1,880,081	354,611	219,953	16,083,186
Virginia.....	367,844	112,482	9,646	21,837	90,211	-----	10,250	612,270
West Virginia.....	164,367	34,663	999	17,066	19,272	-----	2,829	239,196
North Carolina.....	165,359	30,331	1,590	16,399	20,003	-----	5,155	238,837
South Carolina.....	154,513	26,182	3,761	26,049	17,273	-----	4,091	231,869
Georgia.....	380,383	143,863	8,018	31,165	138,097	22	1,567	703,115
Florida.....	405,444	113,721	6,367	44,791	110,036	736	5,564	686,659
Alabama.....	297,695	90,519	4,454	44,859	51,917	323	3,125	492,892
Mississippi.....	69,781	16,277	3,415	17,670	12,690	-----	647	120,450
Louisiana.....	348,535	99,594	1,519	40,279	160,313	2,851	4,036	652,127
Texas.....	1,848,961	421,738	19,078	94,158	490,274	2,894	25,934	2,903,037
Arkansas.....	143,840	29,284	1,525	22,949	39,603	-----	1,172	238,373
Kentucky.....	279,922	74,693	2,505	15,244	80,218	-----	7,871	460,453
Tennessee.....	372,779	142,375	4,756	52,592	225,941	-----	8,072	806,515
Total Southern States.....	4,994,423	1,335,722	67,633	445,058	1,455,848	6,826	80,313	8,385,823
Ohio.....	1,178,909	340,658	3,509	93,531	175,965	665	22,696	1,815,933
Indiana.....	562,178	180,339	4,169	77,366	92,037	52	931,141	1,141,141
Illinois.....	3,324,329	1,223,424	5,520	252,439	1,082,266	12,978	36,896	5,937,852
Michigan.....	1,148,694	377,200	5,966	88,283	135,199	1,380	11,279	1,768,001
Wisconsin.....	467,370	191,243	2,221	40,322	94,370	139	7,572	803,237
Minnesota.....	623,148	275,662	1,407	79,598	281,838	2,289	11,159	1,275,101
Iowa.....	227,532	66,898	2,898	49,499	108,684	-----	2,317	457,828
Missouri.....	586,063	170,405	1,929	33,826	367,018	253	5,021	1,164,515
Total Middle Western States.....	8,118,223	2,825,829	27,619	714,864	2,337,377	17,756	111,940	14,153,608
North Dakota.....	77,713	12,200	229	3,891	9,499	-----	1,122	104,654
South Dakota.....	77,341	18,617	1,507	13,606	8,666	-----	711	120,448
Nebraska.....	326,610	82,118	2,480	27,153	161,847	-----	3,638	603,846
Kansas.....	341,152	79,413	3,256	53,152	76,495	-----	3,911	557,379
Montana.....	98,557	17,172	106	11,489	12,473	-----	1,601	141,398
Wyoming.....	54,413	6,788	637	7,559	8,410	-----	840	78,647
Colorado.....	332,711	56,361	3,778	20,839	86,221	51	3,724	503,685
New Mexico.....	68,101	10,986	746	13,078	7,232	-----	1,193	101,336
Oklahoma.....	481,279	112,784	3,617	66,559	120,574	-----	7,561	792,377
Total Western States.....	1,857,877	396,439	16,356	217,326	491,417	51	24,304	3,003,770
Washington.....	703,241	206,543	8,823	64,227	82,492	1,354	13,215	1,079,895
Oregon.....	429,644	142,089	4,819	40,904	39,926	305	12,286	669,973
California.....	2,991,659	790,342	26,278	204,681	231,920	11,746	103,021	4,359,647
Idaho.....	120,792	14,486	1,837	11,001	5,588	-----	1,275	154,979
Utah.....	98,251	16,601	386	9,556	25,738	-----	1,157	151,689
Nevada.....	46,179	9,141	796	6,717	1,316	-----	870	65,019
Arizona.....	102,695	23,841	1,273	12,352	2,522	537	2,206	145,426
Total Pacific States.....	4,492,461	1,203,043	44,212	349,438	389,502	13,942	134,030	6,628,628
Total United States (exclusive of possessions).....	30,832,874	10,523,897	214,325	2,361,048	6,855,499	409,678	612,051	51,809,372
Alaska (nonmember banks).....	13,563	153	2,312	611	43	-----	387	17,069
The Territory of Hawaii (nonmember bank).....	53,675	124	22,372	12,068	1,148	-----	1,062	90,449
Virgin Islands of the United States (nonmember bank).....	1,211	11	105	710	6	-----	19	2,062
Total possessions (nonmember banks).....	68,449	288	24,789	13,389	1,197	-----	1,468	109,580
Total U. S. and possessions.....	30,901,323	10,524,185	239,114	2,374,437	6,856,696	409,678	613,519	51,918,952
New York City (central Reserve city).....	5,150,795	2,606,351	22,355	112,553	1,222,079	347,609	156,773	9,618,515
Chicago (central Reserve city).....	2,327,604	1,043,027	1,488	179,755	963,154	12,964	21,963	4,549,955
Other Reserve cities.....	12,901,827	4,511,504	86,445	946,175	3,919,065	45,854	250,987	22,661,857
Country banks (member banks).....	10,452,648	2,363,015	104,037	1,122,565	751,201	3,251	182,328	14,979,045
Possessions (nonmember banks).....	68,449	288	24,789	13,389	1,197	-----	1,468	109,580

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	68,978	25,334	249	4,986	3,242	-----	2,162	104,351
New Jersey, District No. 2.....	471,042	164,418	3,653	55,462	14,746	15	10,375	719,741
Kentucky, District No. 4.....	86,567	17,903	377	6,393	2,246	-----	485	113,971
Pennsylvania, District No. 4.....	816,899	196,828	3,757	33,959	188,284	302	9,434	1,249,463
West Virginia, District No. 4.....	13,060	5,147	213	944	1,505	-----	197	21,066
Louisiana, District No. 6.....	267,957	82,380	1,003	35,668	136,357	2,851	2,160	528,376
Mississippi, District No. 6.....	54,071	13,162	3,021	15,436	12,325	-----	600	98,615
Tennessee, District No. 6.....	218,315	89,617	4,068	31,081	116,576	-----	4,349	464,036
Indiana, District No. 7.....	477,603	162,650	3,906	67,702	77,841	52	13,254	803,008
Illinois, District No. 7.....	3,172,054	1,183,834	3,985	232,470	999,723	12,978	34,580	5,639,624
Michigan, District No. 7.....	1,123,018	370,388	5,672	83,747	134,767	1,380	10,957	1,729,929
Wisconsin, District No. 7.....	428,195	180,437	2,013	36,935	91,270	139	7,083	746,072
Missouri, District No. 10.....	238,677	57,967	723	11,621	230,274	8	2,918	542,188
New Mexico, District No. 10.....	33,558	9,381	633	10,097	6,405	-----	855	60,929
Oklahoma, District No. 10.....	473,647	112,099	3,605	65,286	120,256	-----	7,375	782,268
Arizona, District No. 12.....	99,747	23,840	1,247	11,824	2,522	76	2,090	141,346

¹ Excludes reciprocal bank balances, the amounts of which are shown under the "Memorandum" above.² Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

[In thousands of dollars]

Memorandum	Time deposits							Location
	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
Reciprocal bank balances with banks in the United States								
114	64,776	59	16	219	6		65,076	Maine.
50	26,143	307	59	166	363		27,038	New Hampshire.
	38,130	156	4	266			38,556	Vermont.
15,450	279,883	1,310	103	287	115		281,698	Massachusetts.
533	17,667	127	54		200		18,048	Rhode Island.
477	114,721	1,548	35	353			116,637	Connecticut.
16,624	541,320	3,507	271	1,291	684		547,073	Total New England States.
8,465	868,029	3,930		13,250	1,705	2,550	889,464	New York.
1,168	521,957	4,405		4,122	82		530,566	New Jersey.
43,875	1,019,288	1,080	944	36,689	7,878		1,065,879	Pennsylvania.
	8,467			6			8,473	Delaware.
4,749	104,271	1,288	19	851	3,563		109,992	Maryland.
6,073	60,203		25		75		60,303	District of Columbia.
64,330	2,582,215	10,703	988	54,918	13,303	2,550	2,664,677	Total Eastern States.
9,485	169,347	6,493	20	3,943	870		180,673	Virginia.
4	69,090	409	70	230	371		70,170	West Virginia.
5,897	37,936	1,464	11	347	41		39,799	North Carolina.
792	25,206	50	7	354	75		25,692	South Carolina.
12,392	80,979	810	72	66	245		82,172	Georgia.
7,355	73,759	4,583	54	5,294	1,650		87,340	Florida.
6,069	94,085	1,470	10	427	535		96,527	Alabama.
1,163	24,393	1,900	18				26,311	Mississippi.
13,208	81,883	1,515	52	1,542	50		85,042	Louisiana.
18,761	189,371	5,224	520	14,792	859		210,766	Texas.
2,292	30,175	453	21	95	95		30,839	Arkansas.
5,168	65,447	1,946	17	409	60		67,879	Kentucky.
17,519	131,766	3,263	58	912	3,922		139,921	Tennessee.
101,096	1,075,437	29,580	930	28,411	8,773		1,143,131	Total Southern States.
10,961	454,440	112	271	39,322	3,134		497,279	Ohio.
2,490	189,263	2,254	324	20	3,970		195,831	Indiana.
32,287	790,850	2,867	215	17,285	5		811,222	Illinois.
2,935	407,478	1,103	45	3,172	617		412,415	Michigan.
5,544	250,389	50	84	482	554		251,559	Wisconsin.
14,568	239,136	906	160	1,782	3,191		245,175	Minnesota.
1,508	75,582	1,750	48	26			77,406	Iowa.
18,268	119,458	3,648	141	29	18		123,294	Missouri.
88,561	2,526,596	12,690	1,288	62,118	11,489		2,614,181	Total Middle Western States.
64	23,685		10	95	50		23,840	North Dakota.
45	19,908	25	2	441			20,376	South Dakota.
2,669	52,957	225	25	41	8		53,256	Nebraska.
5,939	40,706	784	59	60	209		41,818	Kansas.
80	24,092	27	20	128	5		24,272	Montana.
75	15,406	117	22	559	226		16,330	Wyoming.
4,090	88,458	300	11	153	2,742		91,664	Colorado.
95	14,821	102	12		6		14,941	New Mexico.
11,631	53,170	1,356	154	1,142	2,347		58,169	Oklahoma.
22,688	333,203	2,936	315	2,619	5,593		344,666	Total Western States.
14,069	234,030	1,781	20	103	675		236,609	Washington.
6,864	171,782	828	19	4,730	205		177,564	Oregon.
43,495	1,858,040	19,681	374	74,969	2,414	1,500	1,956,978	California.
	35,582	102	13		105		35,802	Idaho.
1,691	32,819	1,795	20		50		34,684	Utah.
347	21,882	151		27			22,060	Nevada.
184	24,103		26	88	15		24,232	Arizona.
66,650	2,378,238	24,338	472	79,917	3,464	1,500	2,487,929	Total Pacific States.
359,949	9,437,009	83,754	4,264	229,274	43,306	4,050	9,801,657	Total United States (exclusive of possessions).
535	4,728		5				4,733	Alaska (nonmember banks).
	58,227		1,865	110			60,202	The Territory of Hawaii (nonmember bank).
	1,415			63	30	3	1,511	Virgin Islands of the United States (nonmember bank).
535	64,370		1,870	173	30	3	66,446	Total possessions (nonmember banks).
360,484	9,501,379	83,754	6,134	229,447	43,336	4,053	9,868,103	Total U. S. and possessions.
7,657	275,998	1,468		8,209	160	2,550	288,385	New York City (central Reserve city).
31,311	379,372	2,250					381,622	Chicago (central Reserve city).
278,667	3,737,165	46,676	775	116,934	31,165	1,500	3,934,215	Other Reserve cities.
42,314	5,044,474	33,360	3,489	104,131	11,981		5,197,435	Country banks (member banks).
535	64,370		1,870	173	30	3	66,446	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

887	31,053		5	22			31,080	Connecticut, District No. 2.
25	412,667	1,258		2,532	25		416,482	New Jersey, District No. 2.
7,947	32,128	5	1	386	35		32,555	Kentucky, District No. 4.
	303,646	70	439	11,873	7,247		323,275	Pennsylvania, District No. 4.
11,825	7,747		35	201	143		8,126	West Virginia, District No. 4.
1,136	67,177	1,515	47	1,542	50		70,331	Louisiana, District No. 6.
11,533	21,680	1,900	11				23,591	Mississippi, District No. 6.
2,465	85,631	3,263	56	738	3,764		93,452	Tennessee, District No. 6.
31,766	154,972	2,254	286	10	3,889		161,411	Indiana, District No. 7.
2,935	719,847	2,857	59	11,508			734,271	Illinois, District No. 7.
5,523	374,501	1,100	15	2,997	617		379,230	Michigan, District No. 7.
9,834	217,920	50	74	371	554		218,969	Wisconsin, District No. 7.
95	38,277		13	9			38,299	Missouri, District No. 10.
11,627	11,654	100	12				11,766	New Mexico, District No. 10.
184	52,394	1,356	154	1,139	2,342		57,385	Oklahoma, District No. 10.
	23,386		26	88	15		23,515	Arizona, District No. 12.

Condition of National Banks in Each Federal Reserve District, Oct. 18, 1943

[In thousands of dollars]

	District No. 1 (302 banks)	District No. 2 (567 banks)	District No. 3 (567 banks)	District No. 4 (493 banks)	District No. 5 (337 banks)	District No. 6 (261 banks)	District No. 7 (537 banks)	District No. 8 (318 banks)	District No. 9 (359 banks)	District No. 10 (641 banks)	District No. 11 (472 banks)	District No. 12 (198 banks)	Total (5,052 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	746,474	2,367,475	574,452	691,869	425,157	607,826	1,622,488	459,296	337,270	525,954	585,805	1,814,498	10,758,564
United States Government obligations, direct and guaranteed.....	2,425,761	8,306,698	1,981,193	2,270,432	1,554,594	1,714,660	6,686,393	1,132,976	1,225,002	1,644,802	1,525,642	5,136,897	35,605,050
Obligations of States and political subdivisions.....	82,744	363,863	112,010	152,996	59,162	178,656	294,281	98,929	54,429	125,800	104,962	351,446	1,979,278
Other bonds, notes, and debentures.....	90,590	287,269	209,783	137,164	40,836	39,577	223,858	46,705	36,967	40,909	17,071	92,074	1,262,803
Corporate stocks, including stocks of Federal Reserve banks.....	12,096	43,172	10,086	11,265	4,542	6,234	25,560	6,450	3,059	6,597	5,123	11,627	145,811
<i>Total loans and investments.....</i>	<i>3,357,665</i>	<i>11,368,477</i>	<i>2,887,524</i>	<i>3,263,726</i>	<i>2,084,291</i>	<i>2,546,853</i>	<i>8,852,580</i>	<i>1,744,356</i>	<i>1,656,727</i>	<i>2,344,062</i>	<i>2,238,609</i>	<i>7,406,542</i>	<i>49,751,506</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection ²	880,884	2,397,917	794,421	1,076,421	785,512	1,030,973	2,603,904	681,543	569,105	1,264,405	1,219,605	2,065,304	15,369,994
Bank premises owned, furniture and fixtures.....	44,664	116,936	51,604	57,641	30,029	42,482	55,584	16,662	14,563	22,218	37,670	72,328	562,381
Real estate owned other than bank premises.....	2,171	8,794	13,810	1,605	1,722	3,539	278	1,982	39	246	1,588	4,971	40,745
Investments and other assets indirectly representing bank premises or other real estate.....	1,147	3,268	1,204	1,704	1,022	410	2,193	147	4,949	2,368	3,302	26,055	47,769
Customers' liability on acceptances outstanding.....	4,745	15,128	2,468	303	322	3,496	3,357	1,022	220	65	368	2,906	34,400
Interest, commissions, rent, and other income earned or accrued but not collected.....	7,821	24,438	5,322	6,713	3,074	5,674	22,571	3,279	4,796	3,518	1,586	18,436	107,228
Other assets.....	5,573	6,834	5,148	2,327	3,583	3,486	12,239	1,361	537	1,674	2,258	11,880	56,900
<i>Total assets ².....</i>	<i>4,304,670</i>	<i>13,941,792</i>	<i>3,761,501</i>	<i>4,410,440</i>	<i>2,909,555</i>	<i>3,637,013</i>	<i>11,552,706</i>	<i>2,450,352</i>	<i>2,250,936</i>	<i>3,638,556</i>	<i>3,504,980</i>	<i>9,608,422</i>	<i>65,970,923</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations.....	2,072,908	6,314,292	1,595,583	2,095,435	1,409,231	1,623,865	5,428,402	1,091,605	941,610	1,800,768	1,969,662	4,489,513	30,832,874
Time deposits of individuals, partnerships, and corporations.....	510,267	1,311,749	833,399	797,961	458,306	425,311	1,542,822	298,817	372,267	299,852	208,737	2,377,521	9,437,009
Deposits of U. S. Government and postal savings.....	863,763	3,047,259	493,119	569,325	454,386	574,014	1,991,174	325,793	346,213	422,417	466,739	1,272,038	10,826,240
Deposits of States and political subdivisions.....	165,904	310,007	141,365	186,609	112,543	211,067	485,265	113,482	119,239	197,668	118,346	428,827	2,590,322
Deposits of banks ²	315,208	1,605,139	329,282	379,526	270,001	575,484	1,431,894	461,415	321,543	695,494	519,600	407,947	7,312,533
Other deposits (certified and cashiers' checks, etc.).....	39,349	182,353	22,470	32,812	29,986	17,365	68,191	18,493	15,404	23,261	28,453	133,914	612,051
<i>Total deposits ².....</i>	<i>3,967,399</i>	<i>12,770,799</i>	<i>3,415,218</i>	<i>4,061,668</i>	<i>2,734,453</i>	<i>3,427,106</i>	<i>10,947,748</i>	<i>2,309,605</i>	<i>2,116,276</i>	<i>3,439,460</i>	<i>3,311,537</i>	<i>9,109,760</i>	<i>61,611,029</i>
<i>Demand deposits ².....</i>	<i>3,451,406</i>	<i>11,433,773</i>	<i>2,550,057</i>	<i>3,200,433</i>	<i>2,255,950</i>	<i>2,973,693</i>	<i>9,376,461</i>	<i>1,997,887</i>	<i>1,736,838</i>	<i>3,128,942</i>	<i>3,081,384</i>	<i>6,622,518</i>	<i>51,809,372</i>
<i>Time deposits.....</i>	<i>515,993</i>	<i>1,337,026</i>	<i>865,161</i>	<i>861,235</i>	<i>478,503</i>	<i>453,413</i>	<i>1,571,287</i>	<i>311,718</i>	<i>379,438</i>	<i>510,518</i>	<i>420,153</i>	<i>2,487,212</i>	<i>9,801,657</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,100	25,325	207	65	325	9,019	5	75	550	52	52	36,718	66
Mortgages or other liens on bank premises and other real estate.....	5,475	16,310	2,715	303	322	3,946	3,509	1,022	220	65	368	3,565	37,820
Acceptances executed by or for account of reporting banks and outstanding.....	1,909	4,268	1,552	920	1,060	2,014	4,792	912	1,974	741	463	5,832	26,437
Interest, discount, rent, and other income collected but not earned.....	7,420	21,898	5,719	7,042	3,807	4,195	23,137	3,764	4,330	3,566	4,781	22,027	111,686
Interest, taxes, and other expenses accrued and unpaid.....	5,848	210,721	912	1,261	1,071	1,409	3,872	706	601	385	1,263	10,067	238,116
<i>Total liabilities ².....</i>	<i>3,989,151</i>	<i>13,049,331</i>	<i>3,426,337</i>	<i>4,071,259</i>	<i>2,741,038</i>	<i>3,447,694</i>	<i>10,983,058</i>	<i>2,316,084</i>	<i>2,123,988</i>	<i>3,444,217</i>	<i>3,318,464</i>	<i>9,151,251</i>	<i>62,061,872</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	115,444	314,909	125,630	129,603	68,008	85,218	214,639	54,774	53,496	77,222	77,756	175,956	1,492,655
Surplus.....	126,190	404,556	134,339	133,570	59,697	64,608	207,757	48,698	43,242	63,371	62,436	159,502	1,507,966
Undivided profits.....	53,130	134,872	57,652	47,739	30,898	25,717	91,339	25,005	21,722	40,626	36,261	70,168	635,129
Reserves and retirement account for preferred stock.....	20,755	38,124	17,543	28,269	9,914	13,776	55,913	5,791	8,488	13,120	10,063	51,485	273,301
<i>Total capital accounts.....</i>	<i>315,519</i>	<i>892,461</i>	<i>335,164</i>	<i>339,181</i>	<i>168,517</i>	<i>189,319</i>	<i>569,648</i>	<i>134,268</i>	<i>126,948</i>	<i>194,339</i>	<i>186,516</i>	<i>457,171</i>	<i>3,909,051</i>
<i>Total liabilities and capital accounts ².....</i>	<i>4,304,670</i>	<i>13,941,792</i>	<i>3,761,501</i>	<i>4,410,440</i>	<i>2,909,555</i>	<i>3,637,013</i>	<i>11,552,706</i>	<i>2,450,352</i>	<i>2,250,936</i>	<i>3,638,556</i>	<i>3,504,980</i>	<i>9,608,422</i>	<i>65,970,923</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	5,583	20,583	11,783	12,692	4,414	12,112	18,428	3,644	2,838	3,768	5,898	20,432	122,175
Class B preferred stock.....	2,182	3,701	1,861	535	120	100	653	359	90	210	6	22	9,839
Common stock.....	107,681	291,212	112,000	116,376	63,474	73,006	195,558	50,776	50,568	73,244	71,852	155,502	1,361,249
<i>Total.....</i>	<i>115,446</i>	<i>315,496</i>	<i>125,644</i>	<i>129,603</i>	<i>68,008</i>	<i>85,218</i>	<i>214,639</i>	<i>54,779</i>	<i>53,496</i>	<i>77,222</i>	<i>77,756</i>	<i>175,956</i>	<i>1,493,263</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	6,389	31,525	15,005	16,308	4,572	12,203	18,428	3,759	2,838	3,768	6,417	43,026	164,238
Class B preferred stock.....	2,537	4,503	2,461	535	120	100	653	369	90	210	6	22	11,606
<i>Total.....</i>	<i>8,926</i>	<i>36,028</i>	<i>17,466</i>	<i>16,843</i>	<i>4,692</i>	<i>12,303</i>	<i>19,081</i>	<i>4,128</i>	<i>2,928</i>	<i>3,978</i>	<i>6,423</i>	<i>43,048</i>	<i>175,844</i>
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	986,347	3,739,412	711,486	823,420	641,542	888,081	2,435,420	454,313	553,531	678,149	702,302	1,934,512	14,548,515
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	5,179	24,549	15,806	39,867	22,845	61,700	4,146	12,944	14,839	56,300	39,524	148,160	445,859
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	2,021	33,471	6,071	4,538	8,912	3,911	15,910	2,644	4,706	3,057	1,100	8,338	94,679
Securities loaned.....	14,374	14,374	250	173	-----	-----	6,026	-----	-----	50	-----	-----	20,873
<i>Total.....</i>	<i>993,547</i>	<i>3,811,806</i>	<i>733,613</i>	<i>867,998</i>	<i>673,299</i>	<i>953,692</i>	<i>2,461,502</i>	<i>469,901</i>	<i>573,076</i>	<i>737,556</i>	<i>742,926</i>	<i>2,091,010</i>	<i>15,109,926</i>
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law.....	902,876	3,275,173	596,633	771,305	569,300	789,145	2,258,419	408,440	469,280	623,567	607,593	1,763,853	13,035,584
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	1,100	11,175	207	65	300	9,019	292	75	550	-----	52	-----	22,543
Other liabilities secured by pledged assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	293
<i>Total.....</i>	<i>903,976</i>	<i>3,286,348</i>	<i>596,840</i>	<i>771,370</i>	<i>569,600</i>	<i>798,165</i>	<i>2,258,711</i>	<i>408,515</i>	<i>469,830</i>	<i>623,567</i>	<i>607,645</i>	<i>1,763,853</i>	<i>13,058,420</i>
Reciprocal balances with banks in the United States.....	16,624	9,352	36,209	18,933	27,000	50,801	44,187	23,438	14,778	32,329	20,148	66,650	359,949

¹ Exclusive of 6 nonmember national banks in Alaska, The Territory of Hawaii, and the Virgin Islands of the United States.² Excludes reciprocal bank balances, the amounts of which are shown under the "Memoranda" above.

Reserve of National Banks, Oct. 18, 1943

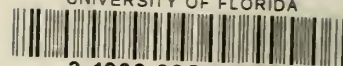
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[In thousands of dollars]

Federal Reserve districts	Gross demand deposits ¹	Deductions allowed in computing reserves ²	Net demand deposits subject to reserve ¹	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (percent)	Ratio of reserves held to net demand plus time deposits (percent)
						Required ³	Held	Excess ⁴		
Central Reserve city banks:										
District No. 2	7,012,164	399,948	6,612,216	288,385	6,900,601	1,339,746	1,355,796	16,050	19.41	19.65
District No. 7	3,506,928	334,239	3,172,689	381,622	3,554,311	657,435	648,123	-9,312	18.50	18.23
Reserve city banks:										
District No. 1	1,414,333	118,590	1,295,743	85,874	1,381,617	264,301	272,170	7,869	19.13	19.70
District No. 2	50,531	6,573	43,958	21,029	64,987	10,053	13,519	3,466	15.47	20.80
District No. 3	1,189,575	131,862	1,057,713	76,841	1,134,554	216,153	222,379	6,226	19.05	19.60
District No. 4	1,586,463	240,989	1,345,474	259,924	1,605,398	284,690	310,143	25,453	17.73	19.32
District No. 5	810,971	113,233	697,738	126,394	824,132	147,131	159,885	12,754	17.85	19.40
District No. 6	1,293,114	240,654	1,052,460	180,796	1,233,256	221,340	232,762	11,422	17.95	18.87
District No. 7	2,406,810	383,044	2,023,766	529,871	2,553,637	436,546	461,594	25,048	17.10	18.08
District No. 8	942,710	149,116	793,594	118,839	912,433	165,849	176,707	10,858	18.18	19.37
District No. 9	769,377	125,529	643,848	92,081	735,929	134,295	139,328	5,033	18.25	18.93
District No. 10	1,710,644	397,012	1,313,632	158,717	1,472,349	272,249	315,436	43,187	18.49	21.42
District No. 11	1,447,265	326,689	1,120,576	142,090	1,262,666	232,641	280,299	47,658	18.42	22.20
District No. 12	4,528,560	586,976	3,941,584	2,141,759	6,083,343	916,822	997,061	80,239	15.07	16.39
Country banks:										
District No. 1	1,187,100	200,826	986,274	430,119	1,416,393	163,885	209,266	45,381	11.57	14.77
District No. 2	1,361,204	227,603	1,133,601	1,027,612	2,161,213	220,361	299,155	78,794	10.20	13.84
District No. 3	877,906	179,735	698,171	788,320	1,486,491	145,043	199,971	54,928	9.76	13.45
District No. 4	1,053,434	233,070	820,364	601,311	1,421,675	150,930	215,920	64,990	10.62	15.19
District No. 5	1,022,855	275,376	747,479	352,109	1,099,588	125,774	171,829	46,055	11.44	15.63
District No. 6	1,147,287	309,162	838,125	272,617	1,110,742	133,694	184,611	50,917	12.04	16.62
District No. 7	1,498,516	378,159	1,120,357	659,794	1,780,151	196,438	266,659	70,221	11.03	14.98
District No. 8	743,543	208,080	535,463	192,879	728,342	86,538	114,276	27,738	11.88	15.69
District No. 9	626,192	164,716	461,476	287,357	748,833	81,848	113,767	31,919	10.93	15.19
District No. 10	1,014,171	345,032	669,139	151,801	820,940	102,787	159,042	56,255	12.52	19.37
District No. 11	1,192,876	378,611	814,265	88,063	902,328	119,281	178,691	59,410	13.22	19.80
District No. 12	890,946	220,860	670,086	345,453	1,015,539	114,539	144,925	30,386	11.28	14.27
All member national banks:										
District No. 1	2,601,433	319,416	2,282,017	515,993	2,798,010	428,186	481,436	53,250	15.30	17.21
District No. 2	8,423,899	634,124	7,789,775	1,337,026	9,126,801	1,570,160	1,668,470	98,310	17.20	18.28
District No. 3	2,067,481	311,597	1,755,884	865,161	2,621,045	361,196	422,350	61,154	13.78	16.11
District No. 4	2,639,897	474,059	2,165,838	861,235	3,027,073	435,620	526,063	90,443	14.39	17.38
District No. 5	1,833,826	388,609	1,445,217	478,503	1,923,720	272,905	331,714	58,809	14.19	17.24
District No. 6	2,440,401	549,816	1,890,585	453,413	2,343,998	355,034	417,373	62,339	15.15	17.81
District No. 7	7,412,254	1,095,442	6,316,812	1,571,287	7,888,099	1,290,419	1,376,376	85,957	16.36	17.45
District No. 8	1,686,233	357,196	1,329,037	311,718	1,640,755	252,387	290,983	38,596	15.38	17.73
District No. 9	1,395,569	290,245	1,105,324	379,438	1,484,762	216,143	253,095	36,952	14.56	17.05
District No. 10	2,724,815	742,044	1,982,771	310,518	2,293,289	375,036	474,478	99,442	16.35	20.69
District No. 11	2,640,141	705,300	1,934,841	230,153	2,164,994	351,922	458,990	107,068	16.26	21.20
District No. 12	5,419,506	807,836	4,611,670	2,487,212	7,098,882	1,031,361	1,141,986	110,625	14.53	16.09
Total, central Reserve city banks	10,519,092	734,187	9,784,905	670,007	10,454,912	1,997,181	2,003,919	6,738	19.10	19.17
Total, Reserve city banks	18,150,353	2,820,267	15,330,086	3,934,215	19,264,301	3,302,070	3,581,283	279,213	17.14	18.59
Total, country banks	12,616,030	3,121,230	9,494,800	5,197,435	14,692,235	1,641,118	2,258,112	616,994	11.17	15.37
Total, all member national banks	41,285,475	6,675,684	34,609,791	9,801,657	44,411,448	6,940,369	7,843,314	902,945	15.63	17.66
GEOGRAPHICAL SECTIONS										
New England States	2,681,050	332,313	2,348,737	547,073	2,895,810	439,392	496,253	56,861	15.17	17.14
Eastern States	12,195,629	1,199,855	10,995,774	2,664,677	13,660,451	2,233,508	2,447,114	213,606	16.35	17.91
Southern States	7,050,101	1,734,129	5,315,972	1,143,131	6,459,103	978,111	1,210,712	232,601	15.14	18.74
Middle Western States	11,327,779	1,881,379	9,446,400	2,614,181	12,060,581	1,913,134	2,086,038	172,904	15.86	17.30
Western States	2,607,331	719,282	1,888,049	344,666	2,232,715	344,373	460,669	116,296	15.42	20.63
Pacific States	5,423,585	808,726	4,614,859	2,487,929	7,102,788	1,031,851	1,142,528	110,677	14.53	16.09
Total, all member national banks	41,285,475	6,675,684	34,609,791	9,801,657	44,411,448	6,940,369	7,843,314	902,945	15.63	17.66
Nonmember national banks (in possessions)	⁵ 106,906	225	106,681	66,446	173,127	25,970	⁶ 46,524	20,554	15.00	26.87
Total, all national banks	41,392,381	6,675,909	34,716,472	9,868,103	44,584,575	6,966,339	7,889,838	923,499	15.62	17.70

¹ Excludes reciprocal balances of banks in the United States and war loan and Series E bond accounts.² Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at 5 banks in 5 States.³ Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.⁴ Deficiencies in reserves indicated by a minus (-) sign.⁵ Demand deposits (excluding reciprocal balances and war loan and Series E bond accounts) including gross deposits of other banks reported by bank baying excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.⁶ The cash in vault and reserve with approved national banking associations.

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